



Department
of Health

End of Continuous Coverage Requirement, Medicaid Renewals/Determinations, and NAMI Calculations

June 2023

Overview

June 2023

Medicaid Recertification Resumption

Medicaid recertification packets for cases with June 30th end dates began going out in March 2023 from the New York City Human Resources Administration (HRA). Local Districts in the rest of the state (Upstate districts) began April 2023. New York State of Health (NYSOH) began May 2023.

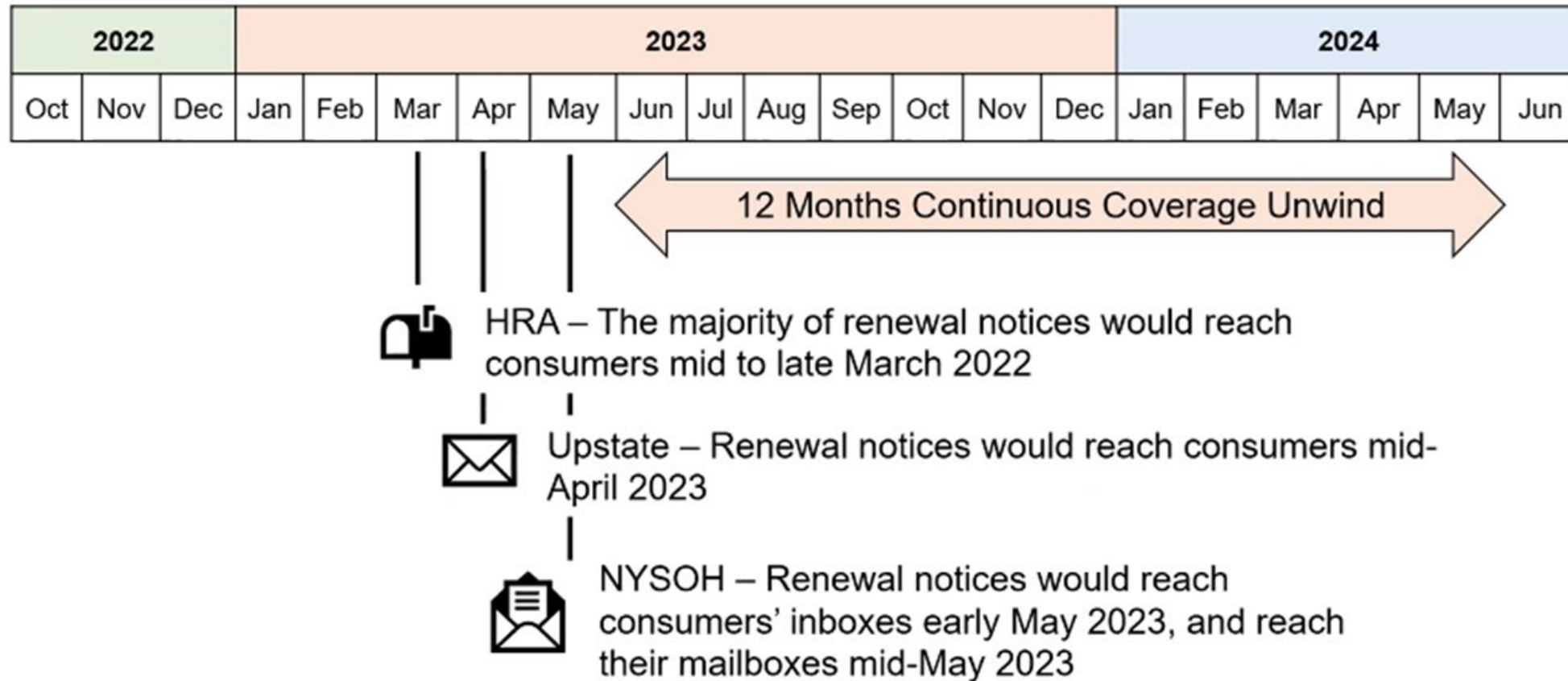
- Renewals must be completed for all Medicaid, Child Health Plus (CHPlus), and Essential Plan enrollees before June 2024.
- Medicaid enrollees, including those in Medicaid fee-for-service or managed care, CHPlus and Essential Plan enrollees, will be sent renewal notices describing the action needed, if any, to renew their coverage.
- Individuals no longer eligible will be transitioned into the program they are eligible for if possible or referred to other resources. Individuals who don't respond to recertification notifications may be terminated.
- To manage the volume, enrollees will maintain their regular renewal "cycles" so that approximately one-twelfth of the population will renew each month.

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Member Renewal Notices

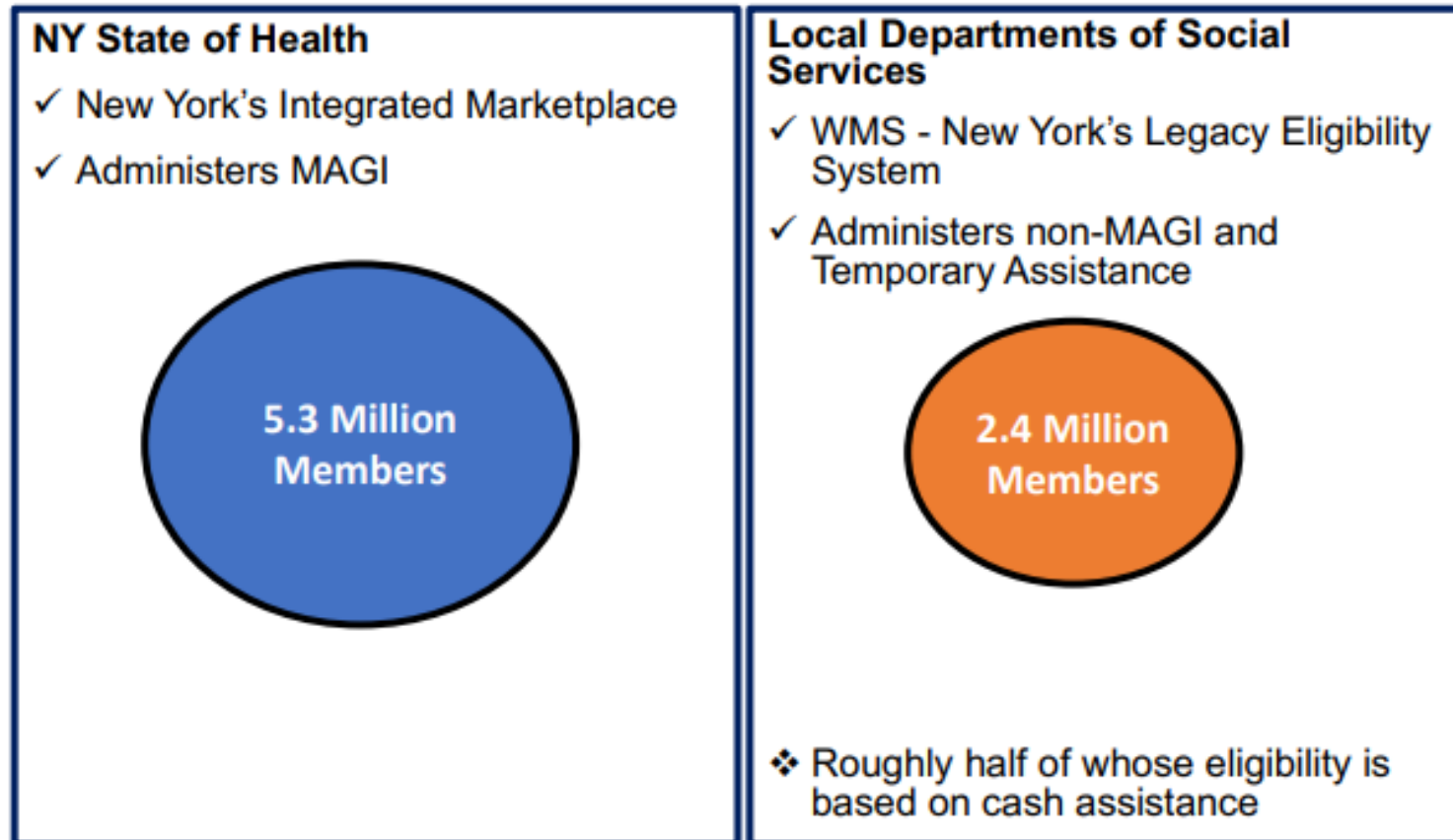
- Medicaid renewal notices will be mailed to individuals using the address currently on file.
- Members will be sent renewal notices describing any needed action to renew coverage and will maintain regular renewal “cycles.”
- Enrollees will have at least 30 days to respond to renewal notices to prevent loss of coverage.

Unwind Timeline for Eligibility Consumer Notices



June 2023

PHE Impact on Medicaid



Federal Unwinding Flexibilities

NY State of Health

- Received approval in October 2022 to conduct ex parte (administrative) renewals using IRS data across all programs to assist with PHE unwind
- Approved CMS waivers under Section 1902(e)(14) of the Social Security Act
 - SNAP - CHPlus/Essential Plan
 - Zero income – Medicaid, CHPlus, Essential Plan
 - Maintaining enrollment for individuals over 65 and dually eligible – Medicaid
 - Waiver of resource test
 - MMC plans updating member contact information

HRA and LDSS

- Auto renewal for certain SSI-Related with only Social Security or pension income
- Approved CMS waivers under Section 1902(e)(14) of the Social Security Act
 - SNAP – SSI-Related
 - Resource test – SSI-Related
 - Plans and Enrollment Broker updating member contact information
 - Fair Hearings – aid continuing automatically applied for timely requests

Communications Overview

- NYS DOH has made available several outreach and marketing resources to help inform New Yorkers enrolled in Medicaid, Child Health Plus (CHP) or the Essential Plan (EP) about the important steps they need to take to renew their coverage and help promote these messages.
- Outreach has included a robust [public education campaign](#), [paid advertising](#), option to receive [text notifications](#) about renewals, direct mailings and other [communications tools for partners](#).
- Additionally, DOH is working closely with Local Departments of Social Services statewide, the Human Resources Administration (HRA) in New York City and the NYC Dept. of Health & Mental Hygiene, Mayor's Public Engagement Unit. This includes sharing and co-branding educational materials, videos and digital assets to support districts and HRA in their efforts to keep consumers covered.

NAMI (Net Available Monthly Income)

June 2023

NAMI – Net Available Monthly Income

NAMI is the amount of income after applicable income disregards and deductions that an institutionalized individual is responsible to pay toward the cost of their nursing home care.

- Local departments of social services are responsible for calculating the NAMI
 - A copy of the eligibility decision notice w/ the NAMI amount is sent to the nursing home.
- Nursing homes are responsible for collecting the NAMI.
- NAMI amount is subject to change based on a change in income or circumstance.

NAMI Calculation – Institutionalized Individual is Married

Spousal impoverishment budgeting methodology

- Deductions from the institutionalized spouse's gross monthly income include:
 - A \$50 personal needs allowance (PNA) for the institutionalized spouse;
 - An amount to bring the community spouse's income up to the Minimum Monthly Maintenance Needs Allowance (MMMNA) (\$3,715.50 for 2023), if applicable;
 - Family member allowance (FMA) for each family member, if applicable;
 - Expenses incurred for third party health insurance, medical care, services or supplies, or remedial care of the institutionalized spouse.

Any remaining income of the institutionalized spouse is applied toward the cost of care.

[23ma02_att1.pdf\(ny.gov\)](#)

NAMI Calculation - Individual

Single institutionalized individual budgeting methodology

- Deductions from the institutionalized individual's gross monthly income include:
 - A \$50 personal needs allowance (PNA);
 - Expenses incurred for third party health insurance premium;
 - An amount to meet the needs of any children under 21 years of age for whom the institutionalized individual is legally responsible, in their former family household. Their income is used to bring such children's income up to the appropriate Medicaid level;
 - Expenses incurred for medical care, services or supplies and/or remedial care, not paid by Medicaid or a third party.

Any remaining income is applied toward the cost of care.

NAMI Calculation – Individual

Permanently Institutionalized Individual

Month of institutionalization

\$2000.00	Gross income
-\$164.90	Medicare premium
- \$20.00	SSI-related disregard
<u>-\$1677.00</u>	Medicaid income level
\$138.10	NAMI

Month following, onward

\$2000.00	Gross income
-\$164.90	Medicare premium
<u>-\$50.00</u>	PNA
\$1785.10	NAMI

NAMI Adjustments

The NAMI is recalculated at renewal or when there is a reported change in income or circumstance.

When an increase in an individual's income or a change in circumstance results in an increase in the NAMI amount, timely and adequate notice must be provided to the individual. A copy of the notice is sent to the nursing home.

NAMI adjustments may include changes that occurred within the six months prior to the month income is being reconciled. For example:

- In August, the district is notified that income increased by \$100 in February
- Effective September, the NAMI is increased by \$700, the \$100 increase plus \$600 (the total increase over the six months prior to August)
- October and onward, NAMI reflects the \$100 increase

NAMI Changes During the Unwind

During the PHE Unwind, the NAMI will not be increased prior to the consumer completing a full renewal.

At renewal, the recalculated NAMI will not include an amount for changes that occurred during the prior six months (NAMI reconciliation).

Once a full renewal has been completed during the Unwind, the NAMI is subject to recalculation based on changes in income or circumstance that occur subsequent to the renewal.

- NAMI recalculations subsequent to full renewal may include reconciliation of income for the period (up to six months) subsequent to renewal and prior to the recalculation based on the change.

Updating Client Contact Information

- Providers should encourage their clients to confirm accuracy of, or update, their contact information in the applicable Medicaid enrollment system.
 - Individuals enrolled through NY State of Health (NYSOH) can update contact information by calling NYSOH at 1-855-355-5777 or logging into their [NYSOH](#) account.
 - Individuals enrolled in Medicaid through their county's Medicaid office or New York City's Human Resources Administration can call or visit their local office to update their contact information.
 - Individuals can also contact an [enrollment assister](#).
- Providers can use the [NY State of Health "Unwinding from the COVID-19 Public Health Emergency: A Communications Tool Kit to Keep New Yorkers Covered"](#) web page to help communicate with their clients enrolled in Medicaid, CHP, or EP.

Resources

1. [Important Changes are Coming Soon to New York Medicaid Child Health Plus, and the Essential Plan](#)
2. [FAQs](#)
 - [Frequently Asked Questions about the Return of Renewals for New Yorkers Who Are Enrolled in Medicaid, Child Health Plus, or the Essential Plan through NY State of Health | NY State of Health](#)
 - [PHE Tool Kit - FAQs for LDSS-HRA enrollees.pdf \(ny.gov\)](#)
3. [UHF Roundtable Discussion: Surviving the Unwinding – New York’s Plan to Maintain Health Coverage When the Continuous Coverage Requirements End | NY State of Health](#)
 - [NYS DOH Presentation - PHE and Continuous Coverage Unwind Plan](#)

Communications Tools for Partners:

[PHE Tool Kit](#)

- The tool kit features:
 - Social Media Posts with Images
 - Text Alerts Information
 - Drop In Articles
 - Email Messages
 - Fact Sheets
 - Frequently Asked Questions
 - Posters
 - Materials available for co-branding
 - Link to Advertising Campaign Videos
- Materials are available in 14 languages.

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Questions?

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Questions, Discussion, and Feedback

Please send additional
feedback and/or questions to
PHUnwind@health.ny.gov